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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 23-10380-amc Chapter 13 Teresa Anne Bradley

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Date Rcvd: Mar 09, 2023 Form ID: 309I Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2023:

Recip ID	Recipient Name and Address
db	Teresa Anne Bradley, 5906 W Oxford St, Philadelphia, PA 19151-3526
14755602	Edwin J. Heck, 5906 W Oxford St, Philadelphia, PA 19151-3526
14755608 +	LoanMe, Inc., Attn: Bankruptcy 1900 S State College Bl, Anaheim, CA 92806-6152
14755612 +	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14755614	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14755615 +	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14755621	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.			
Recip ID aty	Notice Type: Email Address Email/Text: mail@cibiklaw.com	Date/Time	Recipient Name and Address
•		Mar 09 2023 23:53:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+ Email/Text: bncnotice@ph13trustee.com	Mar 09 2023 23:53:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Mar 09 2023 23:53:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Mar 09 2023 23:53:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14755593	Email/Text: bncnotifications@pheaa.org	Mar 09 2023 23:53:00	AES, Attn: Bankruptcy, PO Box 2461, Harrisburg, PA 17105-2461
14755594	+ Email/Text: backoffice@affirm.com	Mar 09 2023 23:54:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14755595	Email/Text: bk@avant.com	Mar 09 2023 23:54:00	Avant, Attn: Bankruptcy, PO Box 9183380, Chicago, IL 60691-3380
14755598	Email/Text: megan.harper@phila.gov	Mar 09 2023 23:53:00	City of Philadelphia Law Department, Municipal Services Building, 1401 John F Kennedy Blvd 5th Floor, Philadelphia, PA 19102-1640
14755596	+ EDI: CAPITALONE.COM	Mar 10 2023 04:49:00	Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
14755597	Email/Text: bankruptcy@philapark.org	Mar 09 2023 23:54:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14755599	EDI: WFNNB.COM	Mar 10 2023 04:49:00	Comenity Bank, PO Box 182125, Columbus, OH 43218-2125
14755600	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

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		Mar 10 2023 00:04:44	Cws/cw Nexus, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
14755601	+ EDI: DISCOVER.COM	Mar 10 2023 04:49:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14755603	+ EDI: BLUESTEM	Mar 10 2023 04:55:00	Fingerhut, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14755604	+ EDI: BLUESTEM	Mar 10 2023 04:55:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14755605	EDI: IRS.COM	Mar 10 2023 04:49:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14755606	Email/Text: PBNCNotifications@peritusservices.com	Mar 09 2023 23:53:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14755607	Email/Text: bankruptcy@libertylending.com	Mar 09 2023 23:53:00	Liberty Lending Llc, 11 Broadway Suite 1732, New York, NY 10004
14763290	Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2023 00:04:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14755609	+ EDI: NAVIENTFKASMSERV.COM	Mar 10 2023 04:49:00	Navient, Attn: Bankruptcy, PO Box 9640, Wilkes-Barr, PA 18773-9640
14755610	EDI: AGFINANCE.COM	Mar 10 2023 04:49:00	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
14755611	+ Email/Text: opportunitynotices@gmail.com	Mar 09 2023 23:53:00	Opportunity Financial, LLC, 130 East Randolph Street Suite 3400, Chicago, IL 60601-6379
14755613	EDI: PENNDEPTREV	Mar 10 2023 04:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14755613	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 09 2023 23:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, Po Box 280946, Harrisburg, PA 17128-0946
14755616	+ Email/Text: bankruptcy@philapark.org	Mar 09 2023 23:54:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14755617	^ MEBN	Mar 09 2023 23:51:34	Prosper Funding LLC, 221 Main Street Suite 300, San Francisco, CA 94105-1909
14755618	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 09 2023 23:53:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
14755619	+ EDI: PHINELEVATE	Mar 10 2023 04:55:00	RISE Credit, Attn: Bankruptcy, PO Box 101808, Fort Worth, TX 76185-1808
14755620	EDI: RMSC.COM	Mar 10 2023 04:49:00	Synchrony Bank, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
14755622	^ MEBN	Mar 09 2023 23:51:38	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
ama.	*	Danneylvania Danartment of Payer

smg * Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

14756140 * Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

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Date Rcvd: Mar 09, 2023 Form ID: 309I Total Noticed: 36

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2023	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2023 at the address(es) listed below:

Name Email Address

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Teresa Anne Bradley mail@cibiklaw.com cibiklawpc@jubileebk.net

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC mfarrington@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:			
Teresa Anne Bradley		Social Security number or ITIN: xxx-xx-3852	
Dobtor 1.	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bankruptcy Court: Eastern District of Pennsylvania		Date case filed for chapter: 13 2/9/23	
Case number:	23-10380-amc		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Teresa Anne Bradley	
2.	All other names used in the last 8 years		
3.	Address	5906 W Oxford St Philadelphia, PA 19151–3526	
		MICHAEL A. CIBIK	Contact phone 215-735-1060
4.	Debtor's attorney Name and address	Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Email: mail@cibiklaw.com
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215-627-1377
	Name and address	ice of the Chapter 13 Standing Trustee 34 Market Street – Suite 1813 iladelphia, PA 19107	Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 9:00 A.M. to 4:00 P.M; Reading Office 9:00 A.M. to 4:00 P.M.
			Contact phone (215)408–2800
			Date: 3/9/23

For more information, see page 2

Debtor Teresa Anne Bradley Case number 23–10380–amc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 17, 2023 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details	
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 6/16/23	
required filing fee by the following deadlines.	You must file: a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 4/20/23	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 8/8/23	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrend right to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of t, with consequences a lawyer can explain. For	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$750.00 The hearing on confirmation will be held on: 6/6/23 at 10:00 AM, Location: Courtroom #4, 900 Market Street, F		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be adebtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully esto creditors, even if the case is converted to chapter 7. Debtors must you may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. t https://pacer.uscourts.gov . If you believe	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any o must file a motion by the deadline.	ischarged until all payments under the plan to the debt from the debtors personally except ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If	

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I